

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

a payor;

an amount to be paid; and

an account to be used to make a payment;

determining whether the payment should be authorized;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and**

sending **from the authorization website** an electronic notification **directly** to the payor that the payment has been authorized, if the payment is authorized, wherein the electronic notification is **formatted to appear as originating from the biller** ~~provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein the electronic notification is formatted and in a predefined format specified by the biller such that the electronic notification appears, to the consumer, to be generated by the biller.~~

2. **(Previously Presented)** The method of claim 1 further comprising:  
storing format information for each of a plurality of billers;  
retrieving format information for a biller to whom authorization is sent; and  
formatting the electronic notification based on the retrieved format information.
3. **(Previously Presented)** The method of claim 1, wherein the received information includes an e-mail address for the payor, and wherein sending the electronic notification includes sending the electronic notification in the form of an e-mail directly to the payor through the worldwide web.
4. **(Previously Presented)** The method of claim 1 wherein determining whether the payment should be authorized includes at least one of determining whether the payment will exceed the credit limit of the payor's credit card, determining whether the payment will exceed the credit limit of the payor's debit card, or validating the payor's bank account.
5. **(Previously Presented)** The method of claim 1 wherein determining whether the payment should be authorized includes, in a request for payment from a bank account:  
communicating authorization;  
submitting the transaction for bank clearance after authorization; and  
communicating clearance failure to the biller if and when clearance failure is received.
6. **(Previously Presented)** The method of claim 5 wherein submitting the transaction includes:  
accumulating a plurality of payment requests over a period of time; and  
submitting the accumulated plurality of payment requests for clearance in a batch.

7. **(Previously Presented)** The method of claim 1 comprising:

pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending the pre-authorization information to the biller prior to receipt of a specific request for authorization of a specific payment charged to said card from a consumer to allow a biller to determine the validity of the card prior to proceeding with a transaction.

8. **(Previously Presented)** The method of claim 1 further comprising:

reversing a payment authorization at a request of the biller, wherein the request of the biller is provided prior to an end of a business day, and wherein the authorization was given during the same business day; and

notifying at least one bank or credit card organization to whom the payment authorization was communicated.

9. **(Previously Presented)** The method of claim 1 further comprising:

storing, at said authorization website, basic billing information for each of a plurality of customers of a biller;

providing the biller with access to the billing information for each of the customers;

allowing the biller to modify the accessed billing information directly; and

giving a customer access to the customer's associated billing information.

10. **(Previously Presented)** The method of claim 1 further comprising:

receiving from a biller at least one of restrict or unrestrict instructions for an account of one or more customers;

storing the instructions in association with the authorization website; and

retrieving and implementing the instructions upon receipt of a payment request for the account.

11. **(Previously Presented)** The method of claim 1 further comprising providing a preliminary calculation of fees to the customer in response to supplying the amount and a means of payment.

12. **(Previously Presented)** The method of claim 1 further comprising receiving, from the biller, a plurality of accumulated payments to be authorized in a batch by means of a function call.

13. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information entered by a customer and sent by a biller through the worldwide web, wherein the information identifies:

- a payor,
- an amount to be paid,
- an account to be used to make a payment,
- a credit card number or a debit card number, and
- a verification code for the credit card number or the debit card number;

determining whether the payment should be authorized based at least in part on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and**

sending **from the authorization website** an electronic notification to the payor that the payment has been authorized, wherein an electronic notification is **formatted to appear as originating from the biller** ~~provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein the electronic notification is formatted~~ **and** in a predefined format specified by the biller ~~such that the electronic notification appears, to the consumer, to be generated by the biller.~~

14. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

- a payor,
- an amount to be paid,
- an account to be used to make a payment,
- a credit card number or a debit card number, and
- a verification code for the credit card number or the debit card number;

editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;

if the editing does not fail, determining whether the payment should be authorized at least partially based on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and**

sending **from the authorization website** an electronic notification to the payor that the payment has been authorized, wherein electronic notification is **formatted to appear as originating from the biller** ~~provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein the electronic notification is formatted~~ **and** in a predefined format specified by the biller ~~such that the electronic notification appears, to the consumer, to be generated by the biller.~~

15. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

- a payor,
- an amount to be paid,
- an account to be used to make a payment,
- a credit card number or a debit card number, and
- a verification code;

determining whether the payment should be authorized at least partially based on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;**

sending **from the authorization website** an electronic notification to the payor that the payment has been authorized, wherein electronic notification is **formatted to appear as originating from the biller** ~~provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein the electronic notification is formatted~~ **and** in a predefined format specified by the biller ~~such that the electronic notification appears, to the consumer, to be generated by the biller;~~

storing, in connection with the authorization website, format information for each of a plurality of billers;

retrieving format information for a biller to whom authorization is sent; and

formatting the electronic notification in the format of the biller to whom authorization is sent.

16. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

- a payor,
- an amount to be paid, and
- an account to be used to make a payment;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;**

sending an electronic notification to the payor that the payment has been authorized, wherein **authorization electronic** notification is **formatted to appear as originating from the biller and in a predefined format specified by the biller** ~~provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller;~~

- assigning an identification number for each transaction for the biller; and
- transmitting the identification number to the biller.

17. **(Previously Presented)** The method of claim 16 further comprising:

assigning an identification number for each transaction for each biller of a plurality of billers;

storing the identification numbers; and

transmitting the identification numbers associated with one of the billers to the biller in a report of transactions associated with the biller during a specified period of time.

18. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information sent by a biller through the worldwide web, wherein the information identifies:

a payor,

an amount to be paid,

an account to be used to make a payment, and

one or more billing personnel responsible for bills;

determining whether the payment should be authorized;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;**

sending **from the authorization website** an electronic notification to the payor that the payment has been authorized, wherein electronic notification is **formatted to appear as originating from the biller** ~~provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein the electronic notification is formatted and~~ in a predefined format specified by the biller ~~such that the electronic notification appears, to the consumer, to be generated by the biller;~~ and

reporting the information identifying the billing personnel to the biller when reporting authorization results.



19. **(Currently Amended)** A method of authorizing one or more bill payments, the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies:

a payor,

an amount to be paid, and

an account to be used to make a payment;

determining whether the payment should be authorized;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;**

sending an e-mail to the payor that the payment has been authorized, wherein the e-mail is formatted in a predefined format specified **and presented as originating from the biller by the biller such that the e-mail appears, to the consumer, to be generated by the biller, and wherein the e-mail is sent to the payor, from a website of the biller, without disclosing that authorization was obtained by anyone other than the biller;**

determining a correctness of the verification code of a credit card or debit card used in the payment;

assigning an identification number for each transaction for the biller;

transmitting the identification number to the biller;

determining an identify of billing personnel responsible for bills; and

reporting to the biller an identity of the billing personnel with an authorization result.

20. **(Currently Amended)** A system for authorizing one or more bill payments, the system comprising:

an authorization web server programmed for selective communication through the worldwide web with a plurality of billers' web servers;

a programmed digital computer system linked to the authorization web server to obtain authorization information from financial institutions authorizing or rejecting payment requests received at the billers' web servers from payors' computers through the worldwide web and communicating authorization information to the appropriate billers' web servers by the use of web services programming, **wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller;**

the programmed digital computer system being programmed to edit information relating to payment requests received at the billers' web servers from payors' computers through the worldwide web; and

the programmed digital computer system being programmed to send, directly to the payor's computer originating the payment request, an e-mail containing the authorization information, wherein said e-mail is formatted in a predefined format specified by the biller such that the e-mail appears, to the consumer, to be generated by the biller.

21. **(Previously Presented)** The system of claim 20 wherein said authorization information is sent to the payor's computer and the biller's web server substantially simultaneously.

22. **(Previously Presented)** The system of claim 20 wherein information regarding a format desired for communications to consumers on behalf of each of a plurality of billers is stored and retrieved to format the e-mail sent to the payor in a format desired by the biller whose bill is being paid.

23. **(Previously Presented)** The system of claim 20 wherein the computer system is programmed to apply a transaction number to each transaction for the biller, store the transaction numbers, and report the transaction numbers to the biller.

24. **(Currently Amended)** The system of claim 20 wherein the computer system is programmed to demand that credit card or debit card verification codes be submitted with any credit card or debit card payment requests, and to use the verification codes with other credit card information to protect against fraud in obtaining authorization for ~~credit/debit~~ card payments.

25. **(Previously Presented)** The system of claim 20 wherein the computer system is programmed to receive, store, and report to each biller an identity of billing personnel responsible for obtaining the authorized payment.

26. **(Previously Presented)** The method of claim 13 further comprising:

first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the credit card or the debit card so as to allow the biller to determine a validity of the credit card or the debit card prior to proceeding with a transaction.

27. **(Previously Presented)** The method of claim 14 further comprising:

first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the credit card or debit card so as to allow the biller to determine a validity of the credit card or debit card prior to proceeding with a transaction.

28. **(Previously Presented)** The method of claim 15 further comprising:

first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the credit card or debit card so as to allow the biller to determine a validity of the credit card or debit card prior to proceeding with a transaction.

29. **(Previously Presented)** The method of claim 16 further comprising

first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the credit card or the debit card so as to allow the biller to determine a validity of the credit card or the debit card prior to proceeding with a transaction.

30. **(Previously Presented)** The method of claim 19 further comprising:

first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of the pre-authorization to the biller prior to receipt of a specific request for authorization of a specific payment charged to the credit card or the debit card so as to allow the biller to determine a validity of the credit card or the debit card prior to proceeding with a transaction.